

Please read these Terms and Conditions carefully. They Govern your access and use of our Website and services on it.

## ABOUT US

Link Credit Union Ltd owns and operates this Website, and provides the services on and through it.

We are a credit union for the purposes of the Credit Union Act 1997 and are regulated by the Central Bank of Ireland. Our Credit Union Registration Number is XXXX and our registered address is:

Link Credit Union  
Main Street  
Kingscourt  
Co Cavan

## MODIFICATION OF THESE TERMS OF USE

Link Credit Union Ltd reserves the right to change the terms, conditions, and notices under which the Link Credit Union web site is offered. Any Modification of these T & Cs will be posted on this page. By using the website after that, you agree to these revised T & Cs.

## T&Cs

We provide and make available, and you use and access, the Website and services on it subject to these T&Cs, including our [Privacy Statement](#), our [Cookies Policy](#) and, where you register to use our online services, our [CU Online Term and Conditions](#). By browsing the Website, registering for CU Online or accessing/using CU Online or the Online Service, you agree to be bound by them. If you do not agree to these T & Cs, please do not use the Website.

If you register for CU Online or access or use CU Online or the Online Service, you agree to also be bound by the CU Online T & Cs also.

These T & Cs are separate and supplemental to any other agreement between you and us in relation, for instance, to (i) any of your Accounts with us; (ii) any loan taken out by you from us; (iii) our CU Online T & Cs; (iv) our Privacy Statement; and (v) our Cookies Policy, all of which you are also bound by where applicable. Your access and use of the Website is always subject to these T & Cs.

## LINKS TO THIRD PARTY SITES

The Link Credit Union Ltd website may contain links to other Web Sites ("Linked Sites"). The Linked Sites are not under the control of Link Credit Union Ltd and Link Credit Union Ltd is not responsible for the contents of any Linked Site, including without limitation any link contained in a Linked Site, or any changes or updates to a Linked Site.

Link Credit Union Ltd is not responsible for webcasting or any other form of transmission received from any Linked Site. Link Credit Union Ltd is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by Link Credit Union Ltd of the site or any association with its operators.

## NO UNLAWFUL OR PROHIBITED USE

As a condition of your use of our website, you warrant to Link Credit Union Ltd that you will not use the our website for any purpose that is unlawful or prohibited by these terms,

conditions, and notices. You may not use the Link Credit Union Ltd website in any manner which could damage, disable, overburden, or impair our Web Site or interfere with any other party's use and enjoyment of the Link Credit Union Ltd website. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through our website. You may not make alterations, copies, extractions, modifications, or additions to the Content, or sell, copy, distribute, disseminate or licence it, or misuse the Content in any way. If you want to republish, extract, reproduce, disseminate or otherwise use the Content, you must contact us in advance for written permission except if otherwise expressly provided in these T & Cs. This is without prejudice to any rights you may have under applicable mandatory law.

## USE OF COMMUNICATION SERVICES

The Link Credit Union Ltd Web Site contains social media boards, testimonial services, and/or other message or communication facilities designed to enable you to communicate with the public at large or with a group (collectively, "Communication Services"), you agree to use the Communication Services only to post, send and receive messages and material that are proper and related to the particular Communication Service. By way of example, and not as a limitation, you agree that when using a Communication Service, you will not:

- Defame, abuse, harass, stalk, threaten or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Publish, post, upload, distribute or disseminate any inappropriate, profane, defamatory, infringing, obscene, indecent or unlawful topic, name, material or information.
- Upload files that contain software or other material protected by intellectual property laws (or by rights of privacy or publicity) unless you own or control the rights thereto or have received all necessary consents.
- Upload files that contain viruses, corrupted files, or any other similar software or programs that may damage the operation of another's computer.
- Advertise or offer to sell or buy any goods or services for any business purpose, unless such Communication Service specifically allows such messages.
- Conduct or forward surveys, contests, pyramid schemes or chain letters.
- Download any file posted by another user of a Communication Service that you know, or reasonably should know, cannot be legally distributed in such manner.
- Falsify or delete any author attributions, legal or other proper notices or proprietary designations or labels of the origin or source of software or other material contained in a file that is uploaded.
- Restrict or inhibit any other user from using and enjoying the Communication Services.
- Violate any code of conduct or other guidelines which may be applicable for any particular Communication Service.
- Harvest or otherwise collect information about others, including e-mail addresses, without their consent.
- Violate any applicable laws or regulations.

Link Credit Union Ltd has no obligation to monitor the Communication Services. However, Link Credit Union Ltd reserves the right to review materials posted to our Communication Service and to remove any materials in its sole discretion. Link Credit Union Ltd reserves the right to terminate your access to any or all of the Communication Services at any time without notice for any reason whatsoever.

Link Credit Union Ltd reserves the right at all times to disclose any information as necessary to satisfy any applicable law, regulation, legal process or governmental request, or to edit, refuse to post or to remove any information or materials, in whole or in part, in our sole discretion.

Always use caution when giving out any personally identifying information about yourself in any Communication Service. We do not control or endorse the content, messages or information found in any Communication Service and, therefore, Link Credit Union Ltd specifically disclaims any liability with regard to the Communication Services and any actions resulting from your participation in any Communication Service.

Materials uploaded to a Communication Service may be subject to posted limitations on usage, reproduction and/or dissemination. You are responsible for adhering to such limitations if you download the materials.

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## EMAIL NEWSLETTER

If you sign up to our newsletter we may use your email address to send you information about products or services. You can opt out of these at any point and you can ask for personal data to stop being recorded at any time

## LIABILITY DISCLAIMER

Use of this Website is entirely at your own risk and you assume full responsibility and risk of loss resulting from the use of, viewing, access to, relying on or downloading from the website and/or its content.

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**If you are dissatisfied with any portion of the Link Credit Union Ltd website, or with any of these terms of use, your sole and exclusive remedy is to discontinue using the Link Credit Union Ltd web site.**

## TERMINATION/ACCESS RESTRICTION

Link Credit Union Ltd reserves the right, in its sole discretion, to terminate your access to the Link Credit Union Ltd website and the related services or any portion thereof at any time without notice.

## GENERAL

To the maximum extent permitted by law, this agreement is governed by the laws of the Republic of Ireland and you hereby consent to the exclusive jurisdiction and venue of courts in all disputes arising out of or relating to the use of the Link Credit Union Ltd website. Use of the Link Credit Union Ltd Web Site is unauthorised in any jurisdiction that does not give effect to all provisions of these terms and conditions, including without limitation this paragraph.

You agree that no joint venture, partnership, employment, or agency relationship exists between you and Link Credit Union Ltd as a result of this agreement or use of the Link Credit Union Ltd website. Link Credit Union Ltd.'s performance of this agreement is subject to existing laws and legal process, and nothing contained in this agreement is in derogation of Link Credit Union Ltd.'s right to comply with governmental, court and law enforcement requests or requirements relating to your use of the Link Credit Union Ltd website or information provided to or gathered by Link Credit Union Ltd with respect to such use.

We may restrict you from linking to our Website if we consider that a link is prejudicial to our Interests. You may link to the Website home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it, but you must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists.

If any part of this agreement is determined to be invalid or unenforceable pursuant to applicable law including, but not limited to, the warranty disclaimers and liability limitations set forth above, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the agreement shall continue in effect.

Unless otherwise specified herein, this agreement constitutes the entire agreement between the user and Link Credit Union Ltd with respect to the Link Credit Union Ltd Web Site and it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between the user and Link Credit Union Ltd with respect to the Link Credit Union Ltd website.

A printed version of this agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

It is the express wish to the parties that this agreement and all related documents be drawn up in English.

## DATA PROTECTION

We process information about you in accordance with our [Privacy Statement](#).

By using our Website, you consent to such processing and you confirm that all data provided by you is accurate and up to date.

## COPYRIGHT AND TRADEMARK NOTICES:

### COPYRIGHT

Copyright and other relevant intellectual property rights exists on all text relating to Link Credit Union Ltd.'s services and the full content of this website. All rights reserved.

### TRADEMARKS

The names of actual companies and products mentioned herein may be the trademarks of their respective owners. The example companies, organizations, products, people and events depicted herein are fictitious. No association with any real company, organization, product, person, or event is intended or should be inferred. Any rights not expressly granted herein are reserved.

## EVENTS BEYOND OUR CONTROL

We are not in breach of these T & Cs or liable to you if there is any total or partial failure of performance of any of our duties and obligations resulting from any act or matter beyond our reasonable control. This may include where such results from any act of God, fire, act of government or state, war, civil commotion, insurrection, embargo, inability to communicate with third parties for whatever reason, failure of any computer dealing or settlement system, failure of or delay in the transmission of communications, prevention from or hindrance in obtaining any energy or other supplies, labour disputes of whatever nature, late or mistaken payment by an agent or any other reason (whether or not similar in kind to any of the above) beyond our reasonable control.

## GOVERNING LAW

The laws of Ireland apply to the T & Cs (and any matter or dispute arising out of or in connection with them) and the courts of Ireland have jurisdiction in connection with the T & Cs and all such matters and disputes.

## QUERIES

If you have any queries about material which appears on our Website, please contact us at [info@linkcu.ie](mailto:info@linkcu.ie)